

United States Bankruptcy Court
District of South DakotaIn re:
George Bagdasarov
Lyudmila Yasaman Bagdasarov
DebtorsCase No. 11-40145
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0869-4

User: mnels
Form ID: b9aPage 1 of 2
Total Noticed: 49

Date Rcvd: Mar 17, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2011.

db/db +George Bagdasarov, Lyudmila Yasaman Bagdasarov, 900 E. 5th St., Sioux Falls, SD 57103-0820
 aty +Jeff G. Giebink, 809 West 10th Street, Suite A, Sioux Falls, SD 57104-3583
 1048828 AAA Collections, Inc, PO Box 881, Sioux Falls, SD 57101-0881
 1048829 ACS, PO Box 7051, Utica, NY 13504-7051
 1048830 +Acucare Physcial Therapy LTD, 1700 S. Minnesota Ave., Sioux Falls, SD 57105-1723
 1048832 Avera McKennan Hospital, 800 E. 21st St., PO Box 5045, Sioux Falls, SD 57117-5045
 1048833 +Back Specialist of the Midwest, 2333 W. 57th St., Sioux Falls, SD 57108-5053
 1048835 Boris Volinsky, 304 N. Six Mile Rd., Sioux Falls, SD 57110-6262
 1048836 +Boxcars, 1400 E. 10th St., Sioux Falls, SD 57103-1720
 1048838 +Convenient Finance, 119 S. Main Ave., Sioux Falls, SD 57104-6409
 1048839 Diversified Collection Services Inc, PO Box 9054, Pleasanton, CA 94566-9054
 1048842 +Gentry Finance, 1026 N. Minnesota Ave., Sioux Falls, SD 57104-2431
 1048845 HSBC Direct Merchants Bank, Cardmember Services, PO Box 5894, Carol Stream, IL 60197-5894
 1048843 Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000
 1048847 Judith R. Peterson, MD PC, 3270 Folkways Blvd, Ste 101, Lincoln, NE 68504-1264
 1048849 +Loan Factory, 2204 S. Minnesota Ave., Sioux Falls, SD 57105-3732
 1048852 +Medical X-Ray Center, 1417 S. Minnesota Ave., Sioux Falls, SD 57105-1783
 1048853 +Midwest Credits Inc, PO Box 1088, Aberdeen, SD 57402-1088
 1048854 +Minnehaha County States Attorney, 415 N. Dakota Ave., Sioux Falls, SD 57104-2412
 1048855 +Minnehaha County Treasurer, 415 N. Dakota Ave., Sioux Falls, SD 57104-2412
 1048856 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 1048857 +Orthopedic Consultants, 2908 East 26th St., Sioux Falls, SD 57103-4089
 1048858 +Orthopedic Institute, 810 E. 23rd St., Sioux Falls, SD 57105-2135
 1048859 Real Time Resolutions, 1750 Regal Row, Suite 120, Dallas, TX 75235-2287
 1048860 Sanford Health, PO Box 5074, Sioux Falls, SD 57117-5074
 1048863 +Sioux Falls Imaging, 600 S. Cliff Ave., Ste 106, Sioux Falls, SD 57104-5355
 1048864 +Sioux Falls Surgical Center, L.L.P., 600 S. Cliff Avneue Ste. 106, Sioux Falls, SD 57104-5355
 1048865 +Sioux Falls Surgical Hospital, Open Upright MRI of South Dakota, 716 E. 19th Street, Sioux Falls, SD 57105-0904
 1048866 +Sioux Falls Surgical Hospital LLP, 910 East 20th Street, Sioux Falls SD 57105-1079
 1048867 +SoDak Rehab, 5023 S. Bur Oak Place, Sioux Falls, SD 57108-2228
 1048868 +South Dakota Housing Authority, PO Box 1237, Pierre, SD 57501-1237
 1048869 Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638
 1048870 Torrey D. Sundall, PO Box 881, Sioux Falls, SD 57101-0881
 1048872 Yuliya Seredina, 304 N. Six Mile Rd., Sioux Falls, SD 57110-6262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: BLAPIERCE.COM Mar 17 2011 20:38:00 Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524

ust E-mail/Text: ustpreion12.sx.ecf@usdoj.gov Mar 17 2011 20:33:58 Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1048831 +E-mail/Text: jdeno.fands@midconetwork.com Mar 17 2011 20:33:59 Anesthesiology Associates Inc., 1100 E. 26th St., Sioux Falls, SD 57105-4046
 1048834 EDI: BANKAMER2.COM Mar 17 2011 20:38:00 Bank of America, PO Box 15028, Wilmington, DE 19850-5028
 1048837 EDI: CHASE.COM Mar 17 2011 20:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 1048840 EDI: AMINFOFP.COM Mar 17 2011 20:38:00 First Premier Bank, PO Box 1348, Sioux Falls, SD 57101-1348
 1048841 +EDI: RMSC.COM Mar 17 2011 20:38:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
 1048846 EDI: IRS.COM Mar 17 2011 20:38:00 INTERNAL REVENUE SERVICE, PO Box 7346, Philadelphia, PA 19101-7346
 1048848 EDI: TSYS2.COM Mar 17 2011 20:38:00 Juniper / Barclays Bank, Card Services, PO Box 8802, Wilmington, DE 19899-8802
 1048850 +EDI: TSYS2.COM Mar 17 2011 20:38:00 Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 1048851 Fax: 605-322-4910 Mar 17 2011 20:54:57 McGreevy Clinic Avera, PO Box 86430, Sioux Falls, SD 57118-6430
 1048844 EDI: HFC.COM Mar 17 2011 20:38:00 Reward Zone Program Mastercard, PO Box 80045, Salinas, CA 93912-0045
 1048861 E-mail/PDF: SLEBN@sanfordhealth.org Mar 17 2011 23:15:31 Sanford Laboratories, PO Box 5056, Sioux Falls, SD 57117-5056
 1048862 EDI: SEARS.COM Mar 17 2011 20:38:00 Sears / CBSD, PO Box 6282, Sioux Falls, SD 57117-6282
 1048871 EDI: HFC.COM Mar 17 2011 20:38:00 Younkers, Retail Services, PO Box 15521, Wilmington, DE 19850-5521

TOTAL: 15

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638
TOTALS: 0, * 1, ## 0

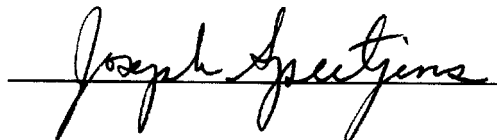
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-40145**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/17/11.

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

| | | | |
|---|--|---|--|
| Debtor(s): George Bagdasarov 900 E. 5th St. Sioux Falls, SD 57103 | | Lyudmila Yasaman Bagdasarov aka Lucy Yasaman Bagdasarov 900 E. 5th St. Sioux Falls, SD 57103 | |
| Case Number: 11-40145 | | Social Security/Taxpayer ID Numbers: xxx-xx-6752 xxx-xx-6788 | |
| Attorney for Debtor(s): Jeff G. Giebink 809 West 10th Street Suite A Sioux Falls, SD 57104 Telephone number: (605) 334-5272 | | Bankruptcy Trustee: Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006-0524 Telephone number: 605-692-9415 | |

Meeting of Creditors:

Date: **April 15, 2011** Time: **10:00 AM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 6/14/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

| | | | |
|--|--|--|--|
| Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov | | For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court | |
| Hours Open: Monday – Friday 8:00 AM – 5:00 PM | | Date: 3/17/11 | |

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

| | |
|--|---|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| Exempt Property | The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). |
| Foreign Creditors | Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights. |
| Debtor Identification | Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case. |

— Refer to Other Side for Important Deadlines and Notices —